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Tertiary Education and Gender Disparities in a Dollarised Economy: A Case Study of the Faculty of Social Studies at the University of Zimbabwe.

Tichaona Zivengwa, Fanuel Hazvina and Nobuhle Maphosa
University of Zimbabwe

ABSTRACT

This study was aimed at analysing the extent and nature of gender disadvantages in tertiary education during the dollarisation era in Zimbabwe. It also analysed other causes of the disadvantages and identifies strategies that may be effective in reducing or eliminating them. Interviews were conducted randomly at the University of Zimbabwe's Faculty of Social Studies. Other relevant information for the study was collected from the Faculty of Social Studies Office. The findings revealed that dollarisation has negatively impacted on university education in Zimbabwe, with more devastating impacts on the female students. This is being caused by the 'second class citizen' treatment given to the girl child by most families as caused by gender stereotypes. The study recommends that there is need for complementary efforts from the government, parents and private sector in creating an enabling environment for both male and female children to access tertiary education even during crisis periods such as caused by dollarisation.

Keywords: *gender; dollarisation; tertiary education and financial constraints.*

INTRODUCTION

Tertiary education in Zimbabwe covers all universities, technical colleges, polytechnic colleges, teacher's training colleges and other vocational skills training centres. Tertiary education falls under The Ministry of Higher and Tertiary Education. In 1980 there was only one university and currently (2011), there are 12 institutions

officially offering university education. This has created a lot of fiscal pressure on the part of the government to adequately finance all these institutions in light of other areas that need financing. The University of Zimbabwe contributes about 80% of all total universities enrolment in Zimbabwe (Masuko, 2003). The education sector in Zimbabwe has since been liberalised (although with limited government intervention) resulting in parents meeting education expenses for their children. In addition to limited fiscal space, hyperinflation has made it very expensive for the government to finance higher education. The major question asked is whether dollarisation will help university students' financial positions.

Zimbabwe's education sector is among those sectors that has been heavily affected by the economic crisis which the country experienced in the past decade up to 2008. At the peak of the crisis in 2007/2008, most schools, colleges and some tertiary institutions closed due to shortages of staff and in some cases inadequate teaching material. The shortage of staff was a result of brain drain and nationwide strikes by teachers caused by deteriorating working conditions as salaries were continuously eroded by inflation.

During the first five years after independence, primary, secondary and tertiary education enrolments grew rapidly. However, during the 1990s, enrolments have remained fairly static probably as a result of privatisation of most services under the Economic Structural Adjustment Programmes (ESAP). This negatively affected enrolments as most students especially from rural areas could not afford high costs for education. The situation worsened beginning 2000, when Zimbabwe experienced economic problems which resulted in the country breaking some of the world's inflation records. According to official figures reported, year on year inflation rate reached 231 million percent by July 2008. However, independent sources reported inflation rates of as high as 7.96 trillion percent by November 2008 (Hanke, 2008).

The harsh economic conditions which prevailed in the country resulted in most public schools closing with only private schools

remaining open but charging fees in foreign currency or fuel coupons. This disadvantaged children from poor backgrounds and the situation manifested itself into the proliferation of private colleges operating from residential areas and church halls. Most of these colleges were unregistered and were run by teachers who were trying to supplement their poor salaries. The proliferation of these colleges resulted in deterioration of the quality of education because some of the colleges were manned by untrained teachers. In addition, these colleges exposed the girl child to risks of being abused by the teachers because most of them were operating without clear codes of conduct. As the situation became worse, the government then officially adopted the multicurrency system in January 2009 after noting that the whole economy had been unofficially dollarised. This marked the beginning of official dollarisation which involves the use of another country's currency after realising that the local currency had significantly lost its value.

The Zimbabwean economy experienced the worst macroeconomic instability in the last decade up to 2008 emanating from the loss of confidence in the local currency as a result of hyperinflation. This was characterised by currency crisis, high and volatile interest rates, policy uncertainty as well as political instability. Dollarisation was considered an option to get the economy out of this predicament.

With the economy fully dollarised in July 2009¹, the number of students dropping out of school (primary, secondary and tertiary) increased. In most schools around the country, parents subsidise teachers' salaries through payment of exorbitant levies and tuition fees in US dollars. This has disadvantaged many children especially those of civil servants whose parents are getting very low salaries. According to ZINASU (2009), the dollarisation of education

¹ 2009 Fiscal Policy Review Statement presented to the Parliament by the Finance Minister, Tendai Biti

continues to affect mainly the poor as they face the problem of allocating their meagre incomes among a continuum of needs ranging from food, transport, health and other social needs. This leaves very little or nothing for paying fees for their children as some may end up treating education as a luxury due to budget constraints. In most cases, the girl child faces the brunt as first priority is often given to the boy.

At the University of Zimbabwe, in 2009, the students failed to pay the USD150 demanded by the institution which they had to raise within two weeks just before they were due to sit for their examinations. According to a research carried out by ZINASU, on the 15th of March 2009, only 10% of students had managed to pay the exorbitant fees and this resulted in the college failing to open. Even when the University finally managed to open in August 2009, the enrolment decreased as compared to other years because a number of students including those who were in their final year of studies failed to register because they could not raise the fees. The situation was made worse by the failure by the University to open halls of residence to the students especially those from outside Harare. They could no longer afford to pay rentals and meet transport costs as they used to do during the Zimbabwe Dollar era. As a result, these conditions negatively affected female students and made them prone to abuse as some of them resorted to negative coping strategies such as prostitution as a way of raising fees.

The other challenge is to ensure that quality of higher education is maintained and gender equity is enhanced. The participation of female students in higher education has been steadily increasing over the years and the country is hoping to achieve the Millennium Development Goal of gender parity in education by 2015. However, the major constraint is that hyperinflation has led to more female university students being greatly affected as is the norm with African culture that in a crisis the girl child should be given less priority to education (Action Aid, 2006). Dollarisation of education is also believed to have great effects on female students who tend to be segregated in face of economic crisis. The onset of dollarisation implies that the local currency is abandoned in favour of foreign

stable currencies. This means students will now be required to meet their fees expenses in these currencies. However, as a result of poor liquidity in the short run in the post dollarisation era, most African parents would likely give priority to male children.

The objective of this study is to analyse the extent and nature of gender disadvantages in tertiary education during the dollarisation era in Zimbabwe. The study also analyses other causes of these disadvantages and identifies strategies that may be effective in reducing or eliminating them.

The rest of the paper is structured as follows; section 2 gives a review of related literature; section 3 provides the materials and methods for the study; section 4 gives the study findings and their discussions while section 5 provides conclusions and policy recommendations.

REVIEW OF RELATED LITERATURE

Although literature on dollarisation is vast, no work has dwelled on linking dollarisation specifically to tertiary education. By definition, dollarisation is the substitution of a weak and unstable domestic currency by any other country's strong stable and currency (Hanke, 2008). Many currencies can be used; a situation referred to as the use of multicurrency. In Zimbabwe, the stable currencies used include, the US dollar, the South African rand, the Botswana Pula and the British Pound. Many countries have used dollarisation as a response to hyper-inflationary scourge. These countries include Argentina, Bolivia, Mexico, Peru, Yugoslavia, Russia, Georgia, Turkey, Mozambique and Zambia. Most countries managed to get out of macroeconomic crisis through dollarisation but however they found it difficult to revert back to their currencies when their economies eventually become stable (Reinhart *et al*, 2003).

Dollarisation is advantageous in the sense that it reduces inflation and inflation expectations, reduces exchange rate risks and volatility as there is no more need for devaluation, restores confidence to policy makers' long term commitment to price stabilisation and

fiscal discipline (Andrew and Borensztein, 2000). According to Rose (2000) dollarisation helps the economy to integrate economically with the country with the currency it uses. He concluded that two countries sharing the same currency trade more than they would with countries using different currencies. However, on the other hand, dollarisation has its disadvantages (Andrew and Borensztein, 2000). It deprives the country of the sovereign right to use seigniorage revenue² to finance government expenditure. As a result of this, the Central Bank is restricted as a lender of last resort. Dollarisation in its initial stages generally results in lack of liquidity in the economy and leads to limited fiscal space (Hanke, 2008). The lack of fiscal space means the government has limited scope to finance government expenditure; including expenditure on education. To get around this problem, the government reduces expenditure on various sectors of the economy and prioritise the expenditures considered highly critical.

However, dollarisation did not solve the challenges facing the education sector because the government failed to lure the lecturers back into the lecture rooms as it only afforded to pay them a monthly allowance of \$100 per month from February to June 2009. Dollarisation affected the government's revenue base as it could no longer rely on the Reserve Bank which during the Zimbabwe Dollar era would meet the fiscus's demands through money printing which proved to be highly inflationary. This resulted in the government failing to fully fund institutions of higher learning and thus gave green light to universities and colleges to charge economic fees that would make these institutions sustain themselves without having to fully rely on the government.

For a very long time, the African culture has been biased against the girl child; girls are often treated as second class citizens, useful only for domestication and marriage. In Zimbabwe, these roles have been

² Seigniorage revenue is revenue obtained from printing money. However printing money leads to inflation tax.

heightened because of the economic crisis in the years between 2000 and 2008 (Chirimuuta; 2006). If this situation of second class citizens is not curtailed, the development of the girl child will be seriously undermined. In addition, boys are allowed to experiment and if they fail, they are still encouraged and given support. Girls are generally not supposed to fail; therefore women become afraid to try out new things including getting access to knowledge and skills.

It is increasingly acknowledged that people's skills and capabilities, and investment in education and training (human capital) are critical for growth and development (World Bank, 2006; 2009). According to The Ministry of Education, Sport, Arts and Culture (2007) report, education is an important empowering tool for gender equity. The report further argued that there exist a positive relationship between improved female education and economic growth as improved female education is linked to falling fertility levels, lower infant mortality rates, and increased investment in the education of future generations. The argument is based on the fact that an educated girl is likely to marry later, have few children and provide better care to herself and children than a girl without education. As more women become educated, there is a cumulative effect on more households with respect to fertility. As more households become smaller, the provision of care improves for most children. Taken together, the benefits of greater education among women add up to a virtuous circle of social development (Mehrotra, 2000).

Chirimuuta (2006) quoting Barnes (2005) noted that the education system in Zimbabwe appeared to create a prison, of sorts, to the female folk. Despite their education most women still find themselves "trapped in the oppressive traditional notions of respectable women and indeed most female students and academics strive for such a label, lest they risk being labelled unrespectable and therefore unmarriageable." (Barnes, 2005). Chirimuuta (2006) further argued that this results in most female academics and students having to sacrifice their academic pursuits, so as to safeguard their marriages and relationships. As such, one is found questioning the

emancipating capacity of the education system that we have in Zimbabwe especially towards the girl child.

MATERIALS AND METHODS

The study used a questionnaire as the main instrument to collect information on how dollarisation has affected education sector in the country. The questionnaires were administered by the researchers during the month of March 2010. Each interview session was roughly 10 minutes and the interviewers took a period of 3 weeks to collect all relevant information. Bennett *et al* (1994:36) point out that "spending an equal amount of interview time with each interviewee ensures consistency which leads to trustworthiness of the study". A convenient sample of 100 female students and 100 male students randomly selected across all departments in the Faculty of Social Studies at the University of Zimbabwe was interviewed. Random selection was chosen to avoid biasedness. The reason for selecting the Faculty of Social Studies is that it is one of the largest faculties at the University of Zimbabwe and therefore it is representative of most characteristic features of students enrolled at the University of Zimbabwe. Thomas and Nelson (2001:281) observed that, "convenience sampling is used in some case studies because the purpose of the study is not to estimate some population value, but to select cases from which one can learn most". The study also used statistics obtained from the Faculty of Social Studies Office of the University of Zimbabwe which included information on enrolments. For analysis, data was grouped according to the main themes that are dollarisation related and gender disparity related findings as shown in that follows.

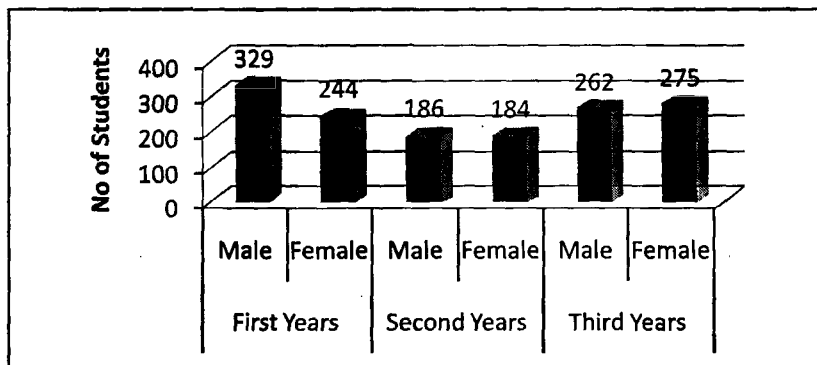
STUDY FINDINGS AND DISCUSSIONS

Returning Students Registered Decreased during dollarization

According to information collected from the University of Zimbabwe's Faculty of Social Studies, students have been finding it difficult to pay fees as a result of dollarisation. This is reflected in the number of students who had registered by the time this research was done. However students in their first year of study were the most

affected. Figure 1 shows the number of registered students in the Faculty of Social Studies by end of March 2010 during the initial stages of full dollarisation.

Figure 1: Number of registered students as at 31 March 2010 in the Faculty of Social Studies



Source: Faculty of Social Studies Office Documents

It is observed that the first years had the highest number of registered students followed by third year students. The number of registered first year students is reflective of the number of first year students enrolled in the faculty. This is because all first year students are required to register as a proof of accepting the programme offered, otherwise failure to register would result in them forfeiting the offer. The number of students in second year indicates that few students enrolled in 2009 when dollarisation was introduced. The University of Zimbabwe also spent over half of 2009 still closed due to financial problems. This resulted in most students who had been offered places to go to other local universities operational at that time. In addition, according to a general survey of all faculties from the University of Zimbabwe, in 2009 the University's enrolment was the lowest since 2000 mainly because the academic year coincided with the inception of the multi-currency regime. At that time, most of the parents who are responsible for the payment of fees were earning an average of US\$100 per month and therefore could not afford to pay

the fees especially for those who were to start university education. The number of registered third year students may not be indicating the actual number of students in the faculty. This is because most students could not register early due to financial constraints caused by dollarisation and the "crush" programme. By the time this study was conducted, most departments in the faculty indicated that most of their third year students had not registered.

Based on the statistics obtained from the Faculty, it is disturbing to note that there is a large gap of 25.8% between male and female students registered for first year (329 male students against 244 female students). This gap partly reflects the effects of dollarisation which results in female students treated as second class citizens in their families.

The reasons which were given by most female students on why they have high failure rates than the male students were also linked to financial and social problems brought by dollarisation. They said most of their fees are paid late and this inconveniences them as they are denied library services until they pay fees.

Ability to pay fees in time affected by dollarisation

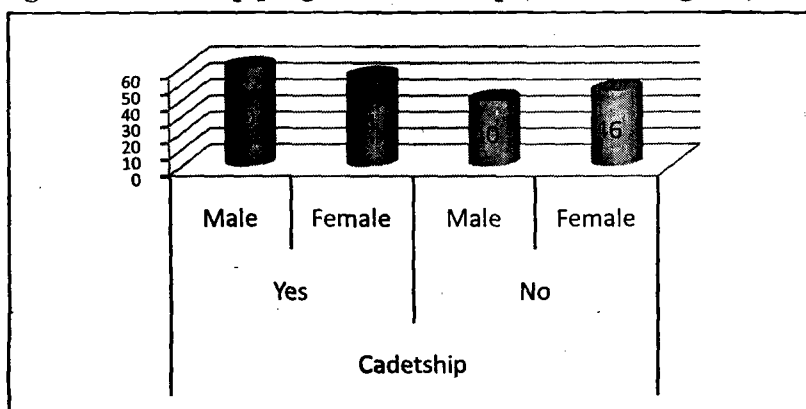
From the results obtained, it shows that most students are finding it difficult to pay their fees on time as was the case when the country was using Zimbabwean Dollars. An average of 32% was able to pay fees on time while 68% could not pay their fees on time. This could be confirming the effects of dollarisation as most parents and guardians are not able to raise the required fees on time. The shortage of liquidity in the market also explains the inability of students to pay fees in time. The "crush" programme currently in force gives little time to parents to mobilise money for paying fees. About 60% of the interviewed students also indicated that their parents are not gainfully employed as most were laid off due to financial problems facing most companies as a result of dollarisation. The students cited that their parents are therefore relying on selling cattle and harvested crops for the payment of fees. Therefore given the nature of agriculture, it is difficult for parents to raise fees as and

when they will be required. Of the students who are finding it difficult to have their fees paid in time, 53% are female. The gender disparity could be attributed to cultural stereotype as parents and guardians prefer to pay fees for male children ahead of female children. Some parents also believe that the benefits of educating female children will accrue to the families to which they are going to be married, while the male children will be available to look after them in old age.

Cadetship programme take up fairly reflective of financial constraints from dollarization

Figure 4 shows the absolute numbers of cadetship programme takers and non takers. The results confirm that 57% of all the interviewed students are on the cadetship programme while 43% are not. This shows that Cadetship programme is becoming popular in face of financial constraints faced by dollarisation. However, the number could have been even larger had student have sufficient and reliable information about how the programme works. Of the students on cadetship 47% are female while 53% are male.

Figure 4: Cadetship programme take up (Absolute Figures)



Of the students not on cadetship 53% are women possibly suggesting that they lack sufficient information about the cadetship programme. Most students think that they will be bonded after completion to

become civil servants. In light of low salaries paid to civil servants, they shunned the cadetship programme. Most students opted to be on the cadetship programme because parents are finding it difficult to raise the required fees in US dollars (as a result of dollarisation). This is also supported by the idea that about 60% of the interviewed students indicate that their parents depend on peasant agriculture for raising fees.

The challenges of dollarisation likely to result in marriages before completion of studies

Of the 100 female students interviewed, the results show that 56% are considering marriage before completing studies. They cited the need to remove the burden of paying fees from their parent and transferring it to their husbands. They also indicated that in light of poor liquidity in the economy as a result of dollarisation, their parents would prioritize paying fees for their brothers leaving them with little security of guaranteed education.

In one of the sad stories which could be representative for most of the female students, a female student narrated her story as follows:

"I had no option but to get married because soon after the dollarisation, my father was laid off from his work because the company could not pay the workers in foreign currency. From the little, my parents were getting from the rentals, they wanted to pay my fees and my young brother's fees at the Midlands State University (MSU), pay rates and buy food among other needs. The financial problems which my family were facing resulted in my parents deciding to cater for my brother who was in second year at the MSU as a result, they asked me to find employment so that I could save and pay my fees since I was a liability to the family by virtue of being a woman. What pained me most was that I was supposed to go for my third year but they opted for my brother who was in second year".

Most students unlikely to return to college in the following semester in the face of dollarisation

The study confirmed that 61.2% of all the interviewed students were confident of returning to the college in the following semester while 38.8% of the interviewed confirmed not being able to return to college next semester if dollarisation persists. This percentage of 61.2% explains the point that most students will base their optimism on the cadetship programme as those who are not on cadetship indicate that they intend to apply for cadetship in the following semester. Of those who are unlikely to return to college in the following semester, 71.4% are female students. Most of these cited financial constraints resulting from dollarisation as the major reason for their likely failure to return to college. Others indicated that they will defer their studies to try and find jobs in order to raise money for fees.

From the interviews that were carried out, 14% of the respondents knew of colleagues who had dropped out of college due to financial problems in 2009. They indicated that the majority of the drop outs were female. This confirms the trend in Zimbabwe where it has been noted that female students are the ones likely to drop out of school whenever families face financial problems.

Oust students had no targeted specific job after completion of studies in view of dollarisation

On enquiring on wider impacts of dollarisation, the study noted that due to financial constraints facing most companies in Zimbabwe, most of the graduates from Universities are failing to secure suitable employment after their studies. The students interviewed reported that due to what they have noted about recent graduates in failing to secure suitable employment, they have since lost hope on getting employment in their relevant fields. As a result, 82% of the respondents said they were not targeting specific jobs after their studies. They argued that due to financial constraints posed by dollarisation on most companies, they could not afford to be selective when it comes to employment. Instead, they are willing to take any job whilst they look for suitable placements.

Despite financial constraints partially caused by dollarisation, most students still want dollarisation to persist

On whether dollarisation should persist, 81% of all the interviewed students indicated that despite the financial constraints partially caused by dollarisation on the education sector, they still want it to persist. Even though female students who according to this study are the main victims of financial problems caused by dollarisation, they still indicated that the status quo should remain as 78% of the female respondents alluded to the persistence of dollarisation. The major argument in support of dollarisation was that the current situation is far much better as compared to the final phases of the Zimbabwean dollar era. The students also indicated that the education system will improve in the future as the economy has stabilised due to dollarisation. Evidence also points to the fact that dollarisation is addictive and therefore very difficult to reverse once adopted (Reinhart, C et al; 2003).

CONCLUSIONS

From the study, it is observed that dollarisation has negatively impacted on university education in Zimbabwe in the following ways,

- Most students are failing to pay their fees in time; this is reflected in the number of students who had registered for the first semester as at 31 March 2010, with a gap of 25.8% between male and female students registered for first year.
- The majority of female students are now considering marriage before finishing their studies as a way of transferring the fees burden from their parents to the 'beneficiary families'³ of the education acquired;
- Cadetship programme take up rate is reflective of challenges facing most students because over 60% indicated that they are on the cadetship programme. The number could be more

³ This is based on the cultural belief that benefits from educating a woman will accrue to the family to which she will be married.

had it been that students have enough information on how the cadetship programme works.

- Most students are unlikely to return to college next semester if dollarisation persist and some are considering deferring studies whilst they work to raise fees and;
- Students are prepared to take up any available job after completion of studies, even when such is not suited to their skills and expertise, as long as they participate in the labour market. This is detrimental to the economy, and promotes a cycle difficult to break, of continued poverty and unemployment.
- The students are still hopeful that as macroeconomic conditions continue to improve, the education sector will rebound to the late 1980s status, thus they indicated that they would want dollarisation to persist.

The study also confirmed that;

- Female students in tertiary education are more disadvantaged than their male counterparts especially during crisis periods. This is being caused by the 'second class citizen' treatment given to the girl child by most families as caused by cultural beliefs that there are little benefits derived from educating a girl child.
- Failure rates are higher for female students as they have to allocate their time among competing duties such as doing household chores which includes looking after children for those married, part time jobs mostly for those renting houses for them to be exempted from paying rentals and reading, this trend gives male students an upper hand when it comes to competition for scholarships.

RECOMMENDATIONS

In view of dollarisation, there is need to adequately finance education as most students are finding it difficult to raise fees. Though reforms in the education sector are mainly effected by government, all stakeholders have a role to play. Parents need to create an enabling environment in the home for both male and female children to access school and to participate fully in schooling activities, and to project positive expectations of children's achievements, and to encourage them to attain higher levels of education. The government has the responsibility of providing adequate budgetary allocations to the education sector, and to prioritise allocations within the sector to provide equal access to education and to support educational programmes at the University. This will ensure that funds will be available for access by students whose parents cannot raise the fees.

To complement government's efforts in providing quality education, the private sector who are the major beneficiaries of graduates from the University, should also assist students in paying fees by offering gender balanced scholarships. In return, these students can be attached to these private institutions and thus make the education system more demand driven. This is in line with the recommendations of the Nziramasanga Commission (1999).

The University should also consider reengaging students to work as part time workers in the library and other departments in the university as was the case in the early 2000 when students would work during the vacation. The University should stipulate the maximum number of hours these students should be allowed to work so that they are not prejudiced of their reading time.

To ensure that female students have enough time to study, the University should consider reopening the halls of residence maybe for a start to the female students. This will benefit the students as they will be able to commit most of their time towards reading as they indicated in the study that they are spending most of their time travelling to college and due to the financial problems resulting from dollarisation at times some have to walk to college.

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